

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ATTORNEY DOCKET NO. 0233MH-20778

In re Application of:	§	
MARK C. EMBREY	8	Examiner: Pwu
Serial No. TO BE ASSIGNED	8	
Filed: 19 JUNE 2001	8	Art Unit: 2164
	3	

For: METHOD AND APPARATUS FOR MAKING PAYMENTS AND **DELIVERING PAYMENT INFORMATION**

PRELIMINARY AMENDMENT

Assistant Commissioner for Patents U.S. Patent and Trademark Office Washington, D.C. 20231

Please amend the claims as follows.

CERTIFICATE OF MAILING 37 CFR § 1.8(a)

I hereby certify that this paper or fee is being deposited with the United States Postal Service as First Class Mail service under 37 C.F.R. § 1.8(a) on the date indicated below and is addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231.

Date of Deposit

1	73. (AMENDED ONCE) An improved method of delivering payment information from a
2	plurality of payor entities to a plurality of payee entities through the coordinated operation of the
3	plurality of payor entities and a service provider comprising the method steps of:
4	
5	utilizing at least one data processing system to sort and format payment information from
6	said plurality of payor entities concerning a plurality of payment obligations;
7	
8	communicating said payment information to said service provider;
9	
10	utilizing at least one data processing system under control of said service provider to
<u>1</u> 1	consolidate said payment information concerning said plurality of payment obligations from said
12 13	plurality of payor entities in accordance with at least one predetermined consolidation criterion;
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	directing payments to said plurality of payees in order to satisfy said plurality of payment
	obligations;
16 17	directing consolidated payment information, independently of said payments, from said
1 8 19	service [provided] provider to said plurality of payees.
20	
21	74. (NOT AMENDED) An improved method of delivering payment information according to
22	Claim 73, wherein said at least one consolidation criterion comprises grouping said payment
23	information by payee identity.
24	
25	75. (NOT AMENDED) An improved method of delivering payment information according to
26	Claim 73, wherein said step of directing payments comprises:

1	
2	initiating electronic funds transfers from said plurality of payor entities to said
3	plurality of payee entities.
4	
5	

1	76. (NOT AMENDED) An improved method of delivering payment information according to
2	Claim 73, wherein said step of directing payments comprises:
3	
4	directing negotiable instruments from said plurality of payor entities to said plurality
5	of payee entities.
6	
7	77. (AMENDED ONCE) An improved method of delivering payment information according to
8	Claim 73, wherein said step of directing payments comprises:
9	
10	utilizing a payment service provider to direct negotiable instruments to said plurality
1 1	of payee entities on behalf [a] of said plurality of payor entities.
11 12 13 14 15	
13	78. (AMENDED ONCE) An improved method of delivering payment information according to
1 4	Claim 73, wherein said step of directing payments comprises:
1 5	
1 6	utilizing a payment service provider to consolidate payment obligations and to direct
17 1	negotiable instruments to said plurality of payee entities on behalf [a] of said plurality of payor
1 8	entities.
19	
20	79. (AMENDED ONCE) An improved method of delivering payment information according to
21	Claim 73, wherein said step of directing payments comprises:
22	
23	utilizing a payment service provider to initiate electronic funds transfers to said
24	plurality of payee entities on behalf [a] of said plurality of payor entities.
25	

1	80.	NOT AMENDED) A method of delivering payment information	ion according to Claim 73,
2	where	said step of communicating comprises:	
3			
4		communicating electronically said payment information t	o said service provider.
5			
6	81.	NOT AMENDED) A method of delivering payment information	tion according to Claim 73,
7	where	said step of directing consolidated payment information compri	ses:
8			
9		communicating electronically said consolidated paymen	t information, independently
10	of said	eayments, from said service provider to said plurality of payees.	
1 1			
12	82.	(NOT AMENDED) A method of delivering payment information	tion according to Claim 73,
11 12 13 14	where	said step of utilizing said at least one data processing system t	o sort and format includes:
1 4			
1 5		utilizing at least one data processing system to sort said	d payment information by at
1 6	least (e of (1) payee identity and (2) a preselected time interval.	
1 7			
1 8			
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1	83. (NOT AMENDED) A method of delivering payment information according to Claim 73,
2	wherein said step of utilizing said at least one data processing system to sort and format includes:
3	
4	utilizing at least one data processing system to sort said payment information by at
5	least one of (1) payee identity and (2) a preselected time interval; and
6	
7	utilizing at least one data processing system to format said payment information by
8	performing at least one of (1) arranging said payment information, and (2) encoding said payment
9	information.
10	·
클1	84. (AMENDED ONCE) A method of delivering payment information according to Claim 73,
12 13 14	wherein said step of directing consolidated payment information comprises:
‡ 3	communicating electronically consolidated payment information, independently of
4 5	said payments, from said [information] service provider to said plurality of payees, without
4 6	requiring active interaction between said [information] service provider and said plurality of
#7 ₩	payees.
₫ 3 8	
19	
20	85. (AMENDED ONCE) A method of delivering payment information according to Claim 73,
21	wherein said step of directing consolidated payment information comprises:
22	
23	communicating printed consolidated payment information, independently of said
24	payments, from said [information] service provider to said plurality of payees, without requiring
25	active interaction between said [information] service provider and said plurality of payees.

REMARKS

No additional fee is believed to be required; however, in the event any additional fees are required, please charge Deposit Account No. 50-1060.

Respectfully submitted,

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CLEAN CLAIMS 1 An improved method of delivering payment information from a 2 73. (AMENDED ONCE) plurality of payor entities to a plurality of payee entities through the coordinated operation of the 3 4 plurality of payor entities and a service provider comprising the method steps of: 5 utilizing at least one data processing system to sort and format payment information from 6 said plurality of payor entities concerning a plurality of payment obligations; 7 8 9 communicating said payment information to said service provider; 10 utilizing at least one data processing system under control of said service provider to 11 <u></u>12 consolidate said payment information concerning said plurality of payment obligations from said 13 14 15 plurality of payor entities in accordance with at least one predetermined consolidation criterion; directing payments to said plurality of payees in order to satisfy said plurality of payment 16 17 obligations; directing consolidated payment information, independently of said payments, from said **4**8 -19 service provider to said plurality of payees. 20 21

22

(NOT AMENDED) An improved method of delivering payment information according to 1 4. 2 Claim 73, wherein said at least one consolidation criterion comprises grouping said payment 3 information by payee identity. 4 (NOT AMENDED) An improved method of delivering payment information according to 5 **75.** 6 Claim 73, wherein said step of directing payments comprises: 7 8 initiating electronic funds transfers from said plurality of payor entities to said 9 plurality of payee entities.

1	76. (NOT AMENDED)	An improved method of delivering payment information according to
2	Claim 73, wherein said ste	p of directing payments comprises:
3		
4	directing no	egotiable instruments from said plurality of payor entities to said plurality
5	of payee entities.	
6		
7	77. (AMENDED ONCE)	An improved method of delivering payment information according to
8	Claim 73, wherein said ste	ep of directing payments comprises:
9		
10	utilizing a p	payment service provider to direct negotiable instruments to said plurality
11 12 13 14	of payee entities on behalf	of said plurality of payor entities.
1 3	78. (AMENDED ONCE)	An improved method of delivering payment information according to
1 4	Claim 73 , wherein said ste	ep of directing payments comprises:
1 6	utilizing a p	payment service provider to consolidate payment obligations and to direct
H7 D H8	negotiable instruments to	said plurality of payee entities on behalf of said plurality of payor entities.
19	79. (AMENDED ONCE)	An improved method of delivering payment information according to
20	Claim 73, wherein said ste	ep of directing payments comprises:
21		
22	utilizing a	payment service provider to initiate electronic funds transfers to said
23	plurality of payee entities of	on behalf of said plurality of payor entities.
24		

1	80.	(NOT	AMENDED)	A method of delivering payment information according to Claim 73,
2	where	ein said	step of commu	unicating comprises:
3				
4			communicat	ing electronically said payment information to said service provider.
5				
6	81.	(NOT	AMENDED)	A method of delivering payment information according to Claim 73,
7	where	ein said	step of directir	ng consolidated payment information comprises:
8				
9			communicat	ing electronically said consolidated payment information, independently
10	of sai	d payme	ents, from said	service provider to said plurality of payees.
± 1				
12	82.	(NOT	AMENDED)	A method of delivering payment information according to Claim 73,
$\overline{4}_3$	where	ein said	step of utilizing	g said at least one data processing system to sort and format includes:
1 4				
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			utilizing at le	east one data processing system to sort said payment information by at
1 6	least	one of (1) pavee ident	ity and (2) a preselected time interval.
1 6		(-, , -, -, -	
17 10 10 10 10 10				
8 				

1	83. (NOT AMENDED) A method of delivering payment information according to Claim 73,
2	wherein said step of utilizing said at least one data processing system to sort and format includes:
3	
4	utilizing at least one data processing system to sort said payment information by at
5	least one of (1) payee identity and (2) a preselected time interval; and
6	
7	utilizing at least one data processing system to format said payment information by
8	performing at least one of (1) arranging said payment information, and (2) encoding said payment
9	information.
10	
1 1	84. (AMENDED ONCE) A method of delivering payment information according to Claim 73,
4 15	wherein said step of directing consolidated payment information comprises:
1 4	communicating electronically consolidated payment information, independently of
15	said payments, from said service provider to said plurality of payees, without requiring active
1 6	interaction between said service provider and said plurality of payees.
17 1	
19	85. (AMENDED ONCE) A method of delivering payment information according to Claim 73,
20	wherein said step of directing consolidated payment information comprises:
21 22	communicating printed consolidated payment information, independently of said
23	payments, from said service provider to said plurality of payees, without requiring active interaction
24	between said service provider and said plurality of payees.